Case 23-21845-JCM Doc 14 Filed 09/17/23 Entered 09/18/23 00:22:59 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Carlos G. Davis	Social Security number or ITIN: xxx-xx-9199	-xx-9199	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:		
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 8/31/2	23	
Case number:	23-21845-JCM			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Carlos G. Davis	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	1485 Banning Road Dawson, PA 15428	
		Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000
4.	Debtor's attorney Name and address		Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at www.pacer.gov .		Contact phone 412–644–2700
			Date: 9/15/23

For more information, see page 2

Debtor Carlos G. Davis Case number 23–21845–JCM

7. Meeting of creditors Debtors must attend the meeting to be questioned under outh. In a joint	October 16, 2023 at 11:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/15/23		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/9/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/26/24		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 10/16/23 at 11:00 AM , Location: remotely by the Trustee via Zoor www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilicational properties of the confirmation hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, blater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if representation the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in tl you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		

Case 23-21845-JCM Doc 14 Filed 09/17/23 Entered 09/18/23 00:22:59 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21845-JCM Carlos G. Davis Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Sep 15, 2023 Form ID: 309iPGH Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID		Recipient Name and Address
db	+	Carlos G. Davis, 1485 Banning Road, Dawson, PA 15428-1019
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15633398	+	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222-2401
15633399	+	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd,, Dayton, OH 45458-1703

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address	Date/Time	Recipient Name and Address
aty		Email/Text: julie.steidl@steidl-steinberg.com	Sep 15 2023 23:18:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+	Email/Text: bnc@chapter13trusteewdpa.com	Sep 15 2023 23:18:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg		EDI: PENNDEPTREV	Sep 16 2023 03:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2023 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		EDI: PENNDEPTREV	Sep 16 2023 03:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2023 23:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.pi.ecf@usdoj.gov	Sep 15 2023 23:18:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15633387	+	EDI: CAPITALONE.COM	Sep 16 2023 03:14:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15633386	+	EDI: CAPITALONE.COM	Sep 16 2023 03:14:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15633390	+	EDI: CITICORP.COM	Sep 16 2023 03:14:00	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15633391	+	EDI: CITICORP.COM	Sep 16 2023 03:14:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15633392	+	EDI: CITICORP.COM	Sep 16 2023 03:14:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15633393	+	EDI: CITICORP.COM		1 mio, 90 3/11/1 07/1

Case 23-21845-JCM Doc 14 Filed 09/17/23 Entered 09/18/23 00:22:59 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315-2 User: auto Page 2 of 3
Date Rcvd: Sep 15, 2023 Form ID: 309iPGH Total Noticed: 26

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		Sep 16 2023 03:14:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15633394	Email/Text: rthomas@farmersbankgroup.com	Sep 15 2023 23:18:00	Farmers National Bank Canfield, 20 S Broad Street, Canfield, OH 44406
15633389	EDI: JPMORGANCHASE	Sep 16 2023 03:14:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15633388	EDI: JPMORGANCHASE	Sep 16 2023 03:14:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15633395	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 15 2023 23:18:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15633397	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2023 23:18:00	PNC Bank, PO Box 94982, Cleveland, OH 44101
15633396	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2023 23:18:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15633401	+ EDI: RMSC.COM	Sep 16 2023 03:14:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15633400	+ EDI: RMSC.COM	Sep 16 2023 03:14:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
15633403	+ EDI: RMSC.COM	Sep 16 2023 03:14:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15633402	+ EDI: RMSC.COM	Sep 16 2023 03:14:00	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
15633404	+ EDI: WFFC2	Sep 16 2023 03:14:00	Wells Fargo Bank Na, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip IDBypass ReasonName and AddresscrPNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

Case 23-21845-JCM Doc 14 Filed 09/17/23 Entered 09/18/23 00:22:59 Desc Imaged Page 5 of 5 Certificate of Notice

District/off: 0315-2 Page 3 of 3 User: auto Date Rcvd: Sep 15, 2023 Form ID: 309iPGH Total Noticed: 26

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Kenneth Steidl

on behalf of Debtor Carlos G. Davis julie.steidl@steidl-steinberg.com

ken. steidl @steidl-steinberg.com;ifriend @steidl-steinberg.com;ateidl steinberg.com;todd @steidl-steinberg.com;rlager @steidl-steinberg.com;awerkmeister @steidl-steinberg.com;amattish @steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 4